Worksheet
Standard Assignment
Post Occupancy

Suite: 703 **Tower:** PSV 7 **Date:** Nov 1st **Completed by:** Moni

Please mark if completed:

- ✓ Copy of Assignment Amendment ✓
- ✓ Assignment Agreement Signed by both Assignor and Assignee ✓
- ✓ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust ✓
- ✓ Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). ✓
- ✓ Agreement must be in good standing. Funds in Trust: $____________. ✓
- ✓ Assignors Solicitors information ✓
- ✓ Assignees Solicitors information ✓
- ✓ Verify if PDI has been completed. If not, Please identify who will be performing the PDI. If the Assignee is performing the PDI a Designate form must be signed by the Assignor to appoint the assignee to complete the PDI. This form must be submitted to customercareto@amacon.com ✓
- ✓ Include Fintrac for Assignee ✓
- ✓ Copy of Assignees ID ✓
- ✓ Copy of Assignees Mortgage Approval ✓

Administration Notes:

March 21/17.
20%.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and

GURJIT SINGH (the **"Purchaser"**)
Suite **703** Tower **ONE** Unit **3** Level **7** (the **"Unit"**)

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the above-mentioned Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE
22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Insert: TO THE AGREEMENT OF PURCHASE AND SALE
22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Notwithstanding the above, the Purchaser shall be permitted to assign for sale or offer to sell its interest in the Agreement, provided that the Purchaser first:

(i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;

(ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement;

(iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;

(iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;

(v) pays the sum One Thousand Five Hundred ($1,500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.

(vi) If, as a result of any such assignment, the Purchaser or assignment purchaser is no longer eligible or becomes ineligible for the New Housing Rebate described in paragraph 6 (f) of the Agreement, the amount of such Rebate shall be added to the Purchaser Price and credited to the Vendor on closing;

(vii) the Purchaser pays to the Vendor's Solicitors, in Trust the ~~amount required~~, if any, to bring the Deposits payable for the Unit under this Agreement to an amount equal to twenty-~~five~~ percent (20% ~~25%~~) of the Purchase Price if, at the time that the Vendor's consent is provided for such assignment, the Deposit having been paid does not then represent twenty-~~five percent~~ percent (20% ~~25%~~) of the Purchase Price.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **~~Mississauga, Ontario~~** this 7 day of Nov ~~2012~~ 2017

Witness: ______________________

Gurjit Singh
Purchaser: **GURJIT SINGH**

DATED at Toronto this 13 day of November 2017 ~~2012~~

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________
Authorized Signing Officer
I have the authority to bind the Corporation

amaMS_312.rpt 09jul17

SUITE 703 UNIT 03 LEVEL 7

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 7 day of November 2017

A M O N G:

GURJIT SINGH

(hereinafter called the "**Assignor**")

OF THE FIRST PART;

- and -

RUTH DIANA MONI RICHARDS AND NORMAN COURTNEY RICHARDS AND SHARON MAXINE CHIN-RICHARDS

(hereinafter called the "**Assignee**")

OF THE SECOND PART;

- and -

AMACON DEVELOPMENTS (CITY CENTRE) INC.

(hereinafter called the "**Vendor**")

OF THE THIRD PART.

WHEREAS:

(A) By Agreement of Purchase and Sale dated the 8th day of May 2012 and accepted the 10th day of May 2012 between the Assignor as Purchaser and the Vendor as may have been amended (the "**Agreement**"), the Vendor agreed to sell and the Assignor agreed to purchase Unit 3, Level 7, Suite 703, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4011 Bricksone Mews, Mississauga, Ontario (the "**Property**");

(B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "**Existing Deposits**"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and

(C) The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee.

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the sum of Ten Dollars ($10.00) now paid by the Assignee to the Assignor and for such other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;

2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit.

3. The Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder. The Assignee acknowledges that in the event the Vendor does not receive the full benefit of the HST Rebate, (as defined in the Agreement) for any reason whatsoever, the Assignee shall be required to pay the amount of the HST Rebate to the Vendor on Closing in addition to the Purchase Price, as more particularly set out in the Agreement.

4. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.

5. In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same.

6. The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.

7. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.

8. The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement.

9. The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.

10. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Aird & Berlis ~~Blaney McMurtry~~, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of [redacted] Dollars ([redacted]) Fifteen Hundred ($1,500.00) plus HST.

11. The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement, Assignee's full contact information and Assignee's solicitor's contact information.

12. Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors.

13. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.

14. This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.

15. This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 7 day of **November** 2017.

Witness	GURJIT SINGH (Assignor)
Witness	RUTH DIANA MONI RICHARDS (Assignee)
Witness	NORMAN COURTNEY RICHARDS (Assignee)
Witness	SHARON MAXINE CHIN-RICHARDS (Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.

Per:
Name:
Title: **Authorized Signing Officer**

I have authority to bind the Corporation

Schedule "A'

Details of Assignee

ASSIGNEE	NAME:	RUTH DIANA MONI RICHARDS
	DATE OF BIRTH	1986/05/13 YYYYMMDD 545-118-101 SIN #
	ADDRESS:	1664 NORTHFIELD AVE. OSHAWA ONT. L1K 0K8
	PHONE:	Tel: 905-579-7338 Cell: 905-626-9923 Facsimile:
	E-mail:	ruthmrichards@gmail.com
ASSIGNEE	NAME:	NORMAN COURTNEY RICHARDS
	DATE OF BIRTH	1955/04/23 YYYYMMDD SIN #
	ADDRESS:	
	PHONE:	Tel: 905-579-7338 Cell: 905-922-0662 Facsimile:
	E-mail:	normancrichards@hotmail.com
ASSIGNEE'S SOLICITOR:	NAME:	Korman & Company AKINYEMI ASALU
	ADDRESS:	721 Queen St. E. Toronto Ontario M4M 1H1
	PHONE:	Bus: 416-465-4232 Facsimile: 416-465-6912
	E-mail:	Yemi@kormancompany.com

SHARON CHIN-RICHARDS

1959/11/01

(T) 905-579-7338

(C) 905-449-0488

(E) sharoncrichards@hotmail.com

Assignor's Solicitor: Ameera Khan / Ask Law Barristers & Solicitors
203-245 Commercial St. Milton L9T 2J3
Ph: 289-270-1677
ameera.khan@asklawfirm.ca

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

83541300

DATE 2017-11-07
YYYYMMDD

Transit-Serial No. 93-83541300

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ******1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE*****************************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re Unit 703, PSV (assignment fee)

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Countersigned

Number

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈83541300⑈ ⑆09612⑉004⑆ ⑉3808⑈

Individual Identification Information Record

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.
It is recommended that the Individual Identification Information Record be completed:

(i) for a buyer when the offer is submitted and/or a deposit made, and
(ii) for a seller when the seller accepts the offer.

Transaction Property Address: 4011 Brickstone Mews, Unit 708 (PSV).

Sales Representative/Broker Name:
Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2. or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of Individual: Ruth Dana Wong Richards
2. Address: 1664 Northfield Ave., Oshawa, ON L1K 0K8
3. Date of Birth: 1986 May 13
4. Nature of Principal Business or Occupation: LAWYER – GROSSMAN FAMILY LAW

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

1. Type of Identification Document*: (must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link for examples)
2. Document Identifier Number:
3. Issuing Jurisdiction: (insert applicable Province, Territory, Foreign Jurisdiction or "Canada") **Country:**
4. Document Expiry Date: (must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
- ○ **Name of Source:**
- ○ **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- ○ **Name of Source:**
- ○ **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individuals' name and confirm a financial account*
- ○ **Name of Source:**
- ○ **Financial Account Type:**
- ○ **Account Number**:**

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*

Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. Measures taken to Ascertain Identity *(check one)*:

- ☐ Asked unrepresented individual for information to ascertain their identity
- ☐ Other, explain: ....

Date on which above measures taken: ....

2. Reason why measures were taken *(check one)*:

- ☐ Asked unrepresented individual for information to ascertain their identity
- ☐ Other, explain: ....

B. Verification of Third Parties

NOTE: *Only complete Section B for your clients.* Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? *(check one)*:

- ☐ Yes
- ☐ No

Measures taken *(check one)*:

- ☐ Asked if client was acting on behalf of a third party
- ☐ Other, explain: ....

Date on which above measures taken: ....

Reason why measures were unsuccessful *(check one)*:

- ☐ Client did not provide information
- ☐ Other, explain: ....

Indicate whether there are any other grounds to suspect a third party *(check one)*:

- ☐ No
- ☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party: ....

2. Address: ....

3. Date of Birth: ....

4. Nature of Principal Business or Occupation: ....

5. Incorporation number and place of issue *(if applicable)*: ....

6. Relationship between third party and client: ....

NOTE: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

- ☐ Canadian Citizen or Resident Physically Present
- ☐ Canadian Citizen or Resident Not Physically Present
- ☐ Canadian Citizen or Resident - High Crime Area – No Other Higher Risk Factors Evident
- ☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)
- ☐ Other, explain:

Medium Risk

- ☐ Explain:

High Risk

- ☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)
- ☐ Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

D. Business Relationship
(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property ☐ Residential property for income purposes

☐ Commercial property ☐ Land for Commercial Use

☐ Other, please specify: ....

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - If you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.

Individual Identification Information Record

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.
It is recommended that the Individual Identification Information Record be completed:

(i) for a buyer when the offer is submitted and/or a deposit made, and
(ii) for a seller when the seller accepts the offer.

R

Transaction Property Address: 4011 Brickstone Mews, Unit 708 (PSV)

Sales Representative/Broker Name:

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of Individual: Norman Courtney Richards
2. Address: 1664 Northfield Ave., Oshawa, ON L1K 0K8
3. Date of Birth: 1955 April 23
4. Nature of Principal Business or Occupation: Thermo-Fisher Scientific – Process Technologist

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

1. Type of Identification Document*: (must view the original and have a photo; see CREA's FINTRAC materials on REALTOR Link for examples)
2. Document Identifier Number:
3. Issuing Jurisdiction: (when applicable: Province, Territory, Foreign Jurisdiction or Canada) **Country:**
4. Document Expiry Date: (must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
- **Name of Source:**
- **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- **Name of Source:**
- **Account Number**:** (must be valid and not expired or must be recent if no expiry date)

☐ Verify the individuals' name and confirm a financial account*
- **Name of Source:**
- **Financial Account Type:**
- **Account Number**:**

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*

Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. Measures taken to Ascertain Identity *(check one)*:

☐ Asked unrepresented individual for information to ascertain their identity
☐ Other, explain: ....

Date on which above measures taken: ....

2. Reason why measures were taken *(check one)*:

☐ Asked unrepresented individual for information to ascertain their identity
☐ Other, explain: ....

B. Verification of Third Parties

NOTE: *Only complete Section B for your clients.* Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? *(check one)*:

☐ Yes
☐ No

Measures taken *(check one)*:

☐ Asked if client was acting on behalf of a third party
☐ Other, explain: ....

Date on which above measures taken: ....

Reason why measures were unsuccessful *(check one)*:

☐ Client did not provide information
☐ Other, explain: ....

Indicate whether there are any other grounds to suspect a third party *(check one)*:

☐ No
☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party: ....
2. Address: ....
3. Date of Birth: ....
4. Nature of Principal Business or Occupation: ....
5. Incorporation number and place of issue *(if applicable)*: ....
6. Relationship between third party and client: ....

Individual Identification Information Record

NOTE: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

☐ Canadian Citizen or Resident Physically Present

☐ Canadian Citizen or Resident Not Physically Present

☐ Canadian Citizen or Resident - High Crime Area – No Other Higher Risk Factors Evident

☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)

☐ Other, explain:

Medium Risk

☐ Explain:

High Risk

☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)

☐ Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

- ☐ Residential property
- ☐ Residential property for income purposes
- ☐ Commercial property
- ☐ Land for Commercial Use
- ☐ Other, please specify: ....

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - If you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.

Individual Identification Information Record

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.
It is recommended that the Individual Identification Information Record be completed:

(i) for a buyer when the offer is submitted and/or a deposit made, and
(ii) for a seller when the seller accepts the offer.

Transaction Property Address: 40 11 Brickstone Mews, Unit 7083 (PSV)

Sales Representative/Broker Name:

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of individual: Sharon Maxine Chin-Richards
2. Address: 1664 Northfield Ave, Oshawa, ON L1K 0K8
3. Date of Birth: 1959 NOV 1
4. Nature of Principal Business or Occupation: MANAGER, TIM HORTONS

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

1. Type of Identification Document*: (must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link for examples)
2. Document Identifier Number:
3. Issuing Jurisdiction: (insert applicable Province, Territory, Foreign Jurisdiction or "Canada") **Country:**
4. Document Expiry Date: (must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
- **Name of Source:**
- **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- **Name of Source:**
- **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individuals' name and confirm a financial account*
- **Name of Source:**
- **Financial Account Type:**
- **Account Number**:**

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*

Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. **Measures taken to Ascertain Identity** *(check one)*:
   - ☐ Asked unrepresented individual for information to ascertain their identity
   - ☐ Other, explain: ....

Date on which above measures taken: ....

2. **Reason why measures were taken** *(check one)*:
   - ☐ Asked unrepresented individual for information to ascertain their identity
   - ☐ Other, explain: ....

B. Verification of Third Parties

NOTE: *Only complete Section B for your clients.* Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? *(check one)*:

- ☐ Yes
- ☐ No

Measures taken *(check one)*:

- ☐ Asked if client was acting on behalf of a third party
- ☐ Other, explain: ....

Date on which above measures taken: ....

Reason why measures were unsuccessful *(check one)*:

- ☐ Client did not provide information
- ☐ Other, explain: ....

Indicate whether there are any other grounds to suspect a third party *(check one)*:

- ☐ No
- ☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

1. **Name of third party:** ....
2. **Address:** ....
3. **Date of Birth:** ....
4. **Nature of Principal Business or Occupation:** ....
5. **Incorporation number and place of issue** *(if applicable)*: ....
6. **Relationship between third party and client:** ....

Individual Identification Information Record

NOTE: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

- ☐ Canadian Citizen or Resident Physically Present
- ☐ Canadian Citizen or Resident Not Physically Present
- ☐ Canadian Citizen or Resident – High Crime Area - No Other Higher Risk Factors Evident
- ☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)
- ☐ Other, explain:

Medium Risk

- ☐ Explain:

High Risk

- ☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)
- ☐ Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

Individual Identification Information Record

D. Business Relationship
(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

- ☐ Residential property
- ☐ Residential property for income purposes
- ☐ Commercial property
- ☐ Land for Commercial Use
- ☐ Other, please specify: ....

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

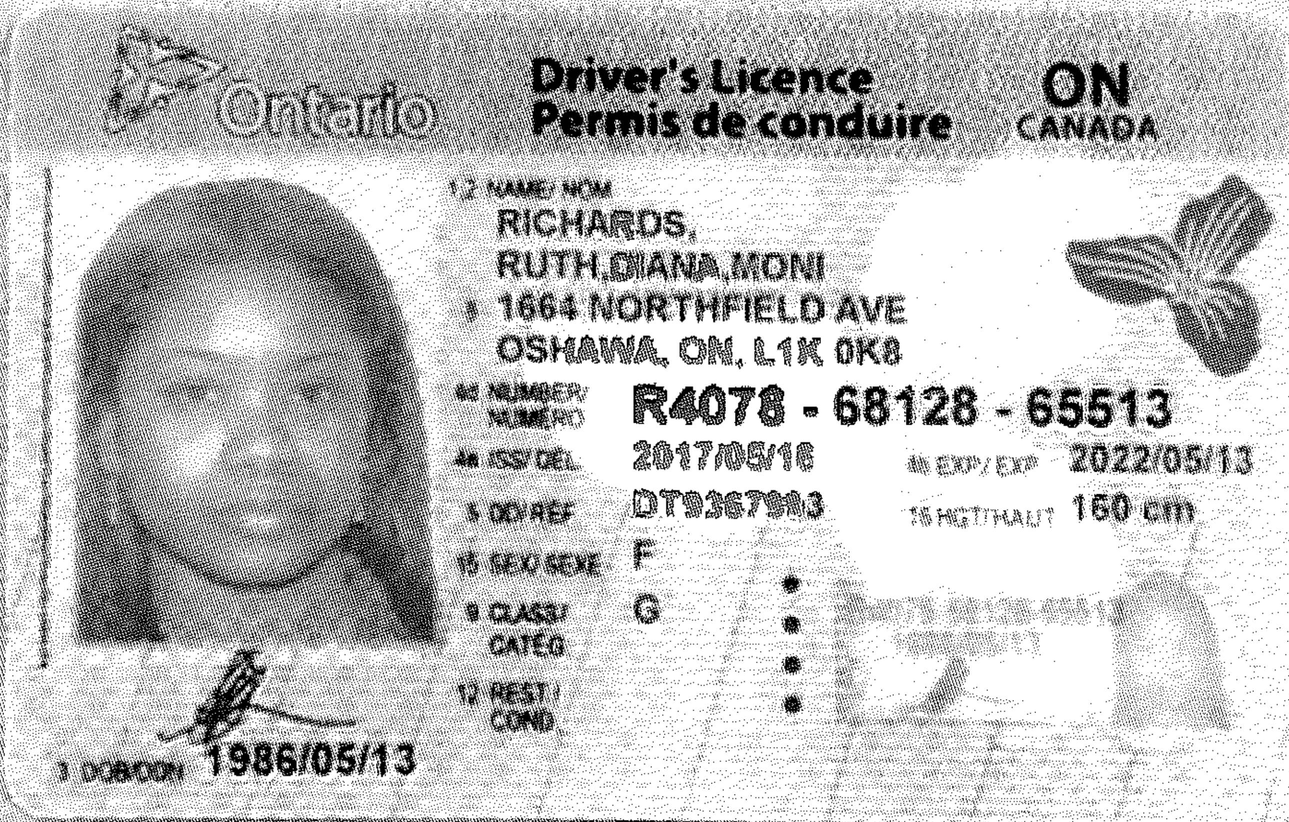
D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

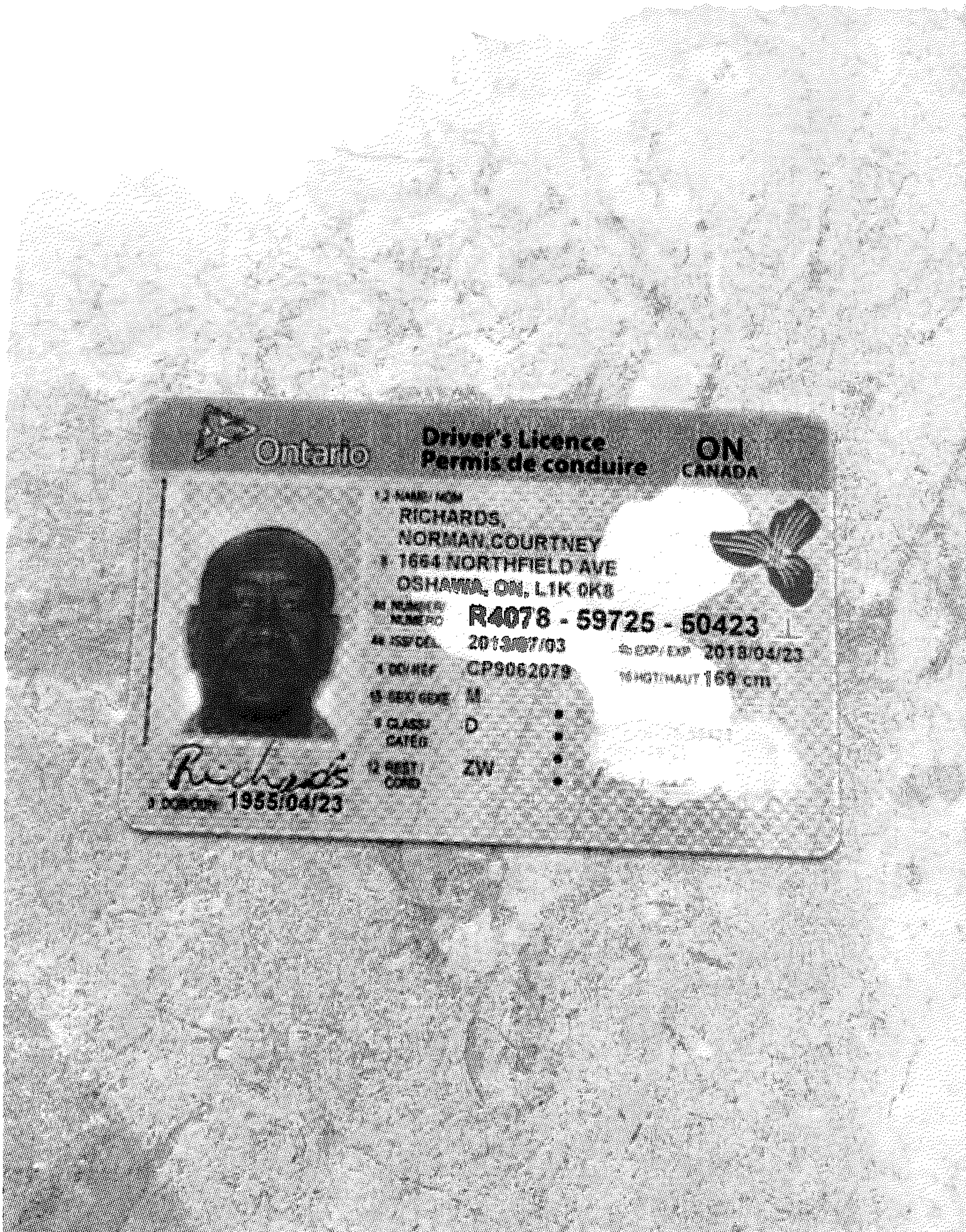
D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - If you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/ NOM
RICHARDS,
RUTH,DIANA,MONI
8 1664 NORTHFIELD AVE
OSHAWA, ON, L1K 0K8
4d NUMBER/ NUMÉRO
R4078 - 68128 - 65513
4a ISS/DÉL 2017/05/16
4b EXP/EXP 2022/05/13
5 DD/REF DT9367913
16 HGT/HAUT 160 cm
15 SEX/SEXE F
9 CLASS/ CATÉG G
12 REST/ COND
3 DOB/DDN 1986/05/13


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
NAME/NOM
RICHARDS,
NORMAN,COURTNEY
1664 NORTHFIELD AVE
OSHAWA, ON, L1K 0K8
NUMBER/NUMÉRO
R4078 - 59725 - 50423
EXP/EXP 2018/04/23
DD/REF
CP9062079
HGT/HAUT 169 cm
SEX/SEXE M
CLASS/CATÉG
D
REST/COND
ZW
Richards
DOB/DDN 1955/04/23

Ontario

Photo Card
Carte - photo

ON
CANADA

1,2 NAME/NOM
CHIN-RICHARDS,
SHARON MAXINE
8 1664 NORTHFIELD AVE
OSHAWA, ON
L1K 0K8

4d NUMBER/NUMÉRO **683 - MJ14 - 03118**

4a ISS/DÉL 2015/10/16 4b EXP/EXP 2020/10/16

5 DD/RÉF. KA4299868

15 SEX/SEXE F

16 HGT/HAUT. 160 cm

3 DOB/DDN 1959/11/01

0

Account Activity - Details

EVERY DAY CHEQUING WITH SENIORS REBATE - 3184 6244661 $6,272.11 OK

Current month

Balance Date: Oct 25, 2017
Statement Balance: $6,272.11
Available Balance*: $8,772.11

Reverse Date Order

Bottom

Oct 23, 2017	CERTAS H & A INS	314.46		$6,272.11
Oct 23, 2017	GC 0526-CASH WITHDRA	100.00		$6,586.57
Oct 23, 2017	GC 0526-DEPOSIT		2,500.00	$6,686.57
Oct 20, 2017	INVESTORS INV	550.00		$4,186.57
Oct 20, 2017	SSV TO: 31846241336	1.00		$4,736.57
Oct 19, 2017	IW053 TFR-FR 6241336		2,000.00	$4,737.57
Oct 16, 2017	INVESTORS INV	115.00		$2,737.57
Oct 16, 2017	TD ATM W/D 000408	40.00		$2,852.57
Oct 16, 2017	LX011 TFR-TO 3248533	56.00		$2,892.57
Oct 13, 2017	JG313 TFR-TO 3248533	17.00		$2,948.57
Oct 13, 2017	JG245 TFR-TO C/C	500.00		$2,965.57
Oct 13, 2017	PATHEON INC. PAY		2,035.05	$3,465.57
Oct 13, 2017	COURTICE DONUTS PAY		1,147.22	$1,430.52
Oct 10, 2017	INVESTORS MTG	750.00		$283.30
Oct 10, 2017	LT523 TFR-FR 3248533		250.00	$1,033.30
Oct 10, 2017	LT491 TFR-TO 3248533	900.00		$783.30
Oct 06, 2017	INVESTORS INV	550.00		$1,683.30
Oct 03, 2017	MANULIFE MSP	251.87		$2,233.30

Top

*Includes available overdraft limit and any funds subject to a hold.

Click here to view The Fine Print
Click here to view Internet Security Information.

05262-004 01
THE TORONTO DOMINION BANK
OCT 25 2017
1211 RITSON ROAD NORTH
OSHAWA, ONTARIO L1G 8B9
1 05262-004

0

Account Activity - Details

COMPANION SAVINGS ACCOUNT - 3184 6241336 $63,696.29 | OK

Current month

Balance Date:	Oct 25, 2017
Statement Balance:	$63,696.29
Available Balance*:	$63,696.29

Reverse Date Order | Bottom

Oct 23, 2017	CAD DRAFT 82818000	15,007.50		$63,696.29
Oct 23, 2017	UG051 TFR-TO 3248533	175.00		$78,703.79
Oct 20, 2017	SSV FRM 31846244661		1.00	$78,878.79
Oct 19, 2017	IW064 TFR-TO 7106967	50.00		$78,877.79
Oct 19, 2017	IW053 TFR-TO 6244661	2,000.00		$78,927.79
Oct 13, 2017	JG232 TFR-TO 3248533	362.00		$80,927.79
Oct 11, 2017	HI253 TFR-TO C/C	100.00		$81,289.79
Oct 11, 2017	GC 0526-DEPOSIT		81.331.60	$81,389.79

Top

*Includes available overdraft limit and any funds subject to a hold.

05262-004 01
THE TORONTO DOMINION BANK
OCT 25 2017
1211 RITSON ROAD NORTH
OSHAWA, ONTARIO L1G 6B9

CIBC

RUTH RICHARDS
1664 NORTHFIELD AVE
OSHAWA ON L1K 0K8

October 26, 2017

Other Borrowers/Guarantors:

SHARON CHIN-RICHARDS, NORMAN RICHARDS

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:
703-4011 BRICKSTONE WEST MISSISSAUGA,ON L5B0J7

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- NORMAN RICHARDS - The 2 most recent federal or Quebec notices of assessment (NOAs)
- RUTH RICHARDS - Copy of the first 4 pages of the most recently filed 2 years' T1 General Income Tax Returns
- Down payment documents as per policies and guidelines confirming the down payment amount set out in your application.
- Full written appraisal (by a CIBC approved appraiser) on the subject property which meets CIBC lending requirements and confirms estimated rental income.
- Copy of the signed Borrower Acknowledgement form signed by all applicants.
- Copy of the Customer Consent form signed by all applicants and Mortgage Advisor.
- CIBC Domicile transit number.
- Copy of the Expert application
- Copy of a completed and signed Pre-Authorized Cheque Form with a blank cheque marked VOID.
- The name, firm name, complete address, telephone number and fax number of the solicitor handling this transaction.
- A copy of the original accepted offer to purchase with all amendments and schedules.
- -confirmation 0 balance: TD#619 $425, TD#715 $16k /// Capital One3036 $778 /// CDN Tire#228 $1177, TD#354 $319, PCF#984 $3063, PCL $16000 CDN tire 12k
- Copy of Builder/Developer acceptance of assignment of Purchase.
- --confirmation fall back 32k on top of downpayment

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

OREA Ontario Real Estate Association

Form 150
for use in the Province of Ontario

Assignment of Agreement of Purchase and Sale
Condominium

Toronto Real Estate Board

This Assignment of Agreement of Purchase and Sale dated this 21 day of October 20 17

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards agrees to purchase from
(Full legal names of all Assignees)

ASSIGNOR, Gurjit Devgun
(Full legal names of all Assignors)

THE ASSIGNOR'S INTEREST IN THE REAL PROPERTY:

a unit in the condominium property located at #703 -4011 BRICKSTONE MEWS

in the City of Mississauga

Unit No 703 Level No. 7 Condominium Plan No

Building No. known as
(Apartment/Townhouse/Suite/Unit) No.

or exclusive use of Parking Space(s) #131, Unit 98, Level F
(Number(s), Level(s)) together with ownership or exclusive use of

Locker(s) #1, Level 6, Unit D
(Number(s), Level(s)) together with seller's proportionate undivided tenancy-in-common interest in the common elements appurtenant to the Unit as described in the Declaration and Description including the exclusive right to use such other parts of the common elements appurtenant to the Unit as may be specified in the Declaration and Description: the Unit, the proportionate interest in the common elements appurtenant thereto, and the exclusive use portions of the common elements, being herein called the "property".

PURCHASE PRICE: Dollars (CDN$) 345,000.00

Three Hundred Forty-Five Thousand Dollars

DEPOSIT: Assignee submits Upon acceptance
(Herewith/Upon Acceptance/as otherwise described in this Agreement)

Fifteen Thousand Dollars (CDN$) 15,000.00

by negotiable cheque payable to ROYAL LEPAGE YOUR COMMUNITY REALTY, BRKG "Deposit Holder" to be held in trust pending completion or other termination of this Assignment agreement ("Assignment") and to be credited toward the Purchase Price on completion. For the purposes of this Assignment, "Upon Acceptance" shall mean that the Assignee is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Assignment agreement. The parties to this Assignment hereby acknowledge that, unless otherwise provided for in this Assignment, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

The Assignee and Assignor acknowledge that the Purchase Price noted above includes both the purchase price the Assignor is paying for the property as indicated in the Agreement of Purchase and Sale between the Assignor and the seller of the property attached hereto as Schedule C, and also includes the amount being paid by the Assignee to the Assignor as payment for the Assignment Agreement. The Assignee and Assignor agree that the funds for this transaction will be calculated and paid as set out in Schedule B attached hereto and forming part of this Agreement.

Assignee agrees to pay the balance as more particularly set out in Schedules A and B attached.

Schedules A, B (Calculation of funds for this Agreement),
C (Agreement of Purchase and Sale that is the subject of this Assignment), attached hereto form(s) part of this Agreement.

SCRichards R.

INITIALS OF ASSIGNEE(S): NCRichards

INITIALS OF ASSIGNOR(S): GD

7. **IRREVOCABILITY:** This offer shall be irrevocable by Assignee .... until ...... a.m./p.m. on the 21 .... day of October .... 20..... after which time, if not accepted, this offer shall be null and void and the deposit shall be returned to the Assignee in full without interest.

2. **ASSIGNMENT:** The Assignor agrees to grant and assign to the Assignee, forthwith all the Assignor's rights, title and interest ...... under and to the Agreement of Purchase and Sale attached hereto in Schedule "C".

3. **ASSIGNEE COVENANTS:** The Assignee hereby covenants and agrees with the Assignor that forthwith upon the assignment of the Agreement of Purchase and Sale it will assume, perform, comply with and be bound by, all obligations, warranties and representations of the Assignor as contained in the Agreement of Purchase and Sale as if the Assignee had originally executed the Agreement of Purchase and Sale as buyer with the seller.

4. **ASSIGNOR COVENANTS:** The Assignor covenants and represents that:
   (a) the Assignor has the full right, power and authority to assign the prior Agreement of Purchase and Sale attached hereto as Schedule "C" (the "Agreement of Purchase and Sale") and the Assignor's interest in the property;
   (b) the Agreement of Purchase and Sale attached hereto as Schedule "C" is a full and complete copy thereof and has not been amended, supplemented, terminated or otherwise changed in any way and is in good standing and has not previously been assigned;
   (c) the Assignor will not amend the Agreement of Purchase and Sale without the Assignee's prior written consent;
   (d) after acceptance of this Assignment Agreement until the earlier of termination or completion of the Agreement of Purchase and Sale attached hereto as Schedule "C", the Assignor will not further assign the Agreement of Purchase and Sale;
   neither party to the Agreement of Purchase and Sale (Schedule C) has done any act in breach of the ...... or committed any omission with respect to the said Agreement of Purchase and Sale.

5. **NOTICES:** The Assignor hereby appoints the Listing Brokerage as agent for the Assignor for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Assignee's Brokerage) has entered into a representation agreement with the Assignee, the Assignee hereby appoints the Assignee's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Assignor and the Assignee (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Assignee or the Assignor for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, **"Document"**) shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to the facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: .... (For delivery of Documents to Assignor) FAX No.: .... (For delivery of Documents to Assignee)

Email Address: sheikhmuzaffar@gmail.com (For delivery of Documents to Assignor) Email Address: patrick@e-gtahomes.com (For delivery of Documents to Assignee)

6. **HST:** If the sale of the Property (Real Property as described above) is subject to Harmonized Sales Tax (HST), then such tax shall be As per Schedule C .... included in/in addition to .... the Purchase Price. If the sale of the Property is not subject to HST, Assignor agrees to certify on or before closing, that the sale of the Property is not subject to HST. Any HST on chattels, if applicable, is not included in the Purchase Price.

7. **FUTURE USE:** Assignor and Assignee agree that there is no representation or warranty of any kind that the future intended use of the property by Assignee is or will be lawful except as may be specifically provided for in this Assignment.

8. **INSPECTION:** Assignee acknowledges having had the opportunity to inspect the property or the plans and documents for the property to be constructed and understands that upon acceptance of this offer there shall be a binding Assignment agreement between Assignee and Assignor.

9. **PLANNING ACT:** Provided that this Assignment shall not be effective to create or convey an interest in the property unless and until the provisions of the Planning Act RSO 1990 c. P13, as amended are complied with.

INITIALS OF ASSIGNEE(S): NCRichards SCRichards **INITIALS OF ASSIGNOR(S):** GI

10. **RESIDENCY:** (a) Subject to (b) below, the Assignor represents and warrants that the Assignor is not and on completion will not be a non-resident under the non-residency provisions of the Income Tax Act which representation and warranty shall survive and not merge upon the completion of this transaction and the Assignor shall deliver to the Assignee a statutory declaration that Assignor is not then a non-resident of Canada;
(b) provided that if the Assignor is a non-resident under the non-residency provisions of the Income Tax Act, the Assignee shall be credited towards the Purchase Price with the amount, if any, necessary for Assignee to pay to the Minister of National Revenue to satisfy Assignee's liability in respect of tax payable by Assignor under the non-residency provisions of the Income Tax Act by reason of this sale. Assignee shall not claim such credit if Assignor delivers on completion the prescribed certificate.

11. **ADJUSTMENTS:** Any rents, mortgage interest, realty taxes including local improvement rates and unmetered public or private utility charges and unmetered cost of fuel, as applicable, shall be apportioned and allowed to the day of completion, the day of completion itself to be apportioned to Assignee.

12. **PROPERTY ASSESSMENT:** The Assignee and Assignor hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Assignee and Assignor agree that no claim will be made against the Assignee or Assignor, or any Brokerage, Broker or Salesperson, for any changes in property tax as a result of a re-assessment of the property, save and except any property taxes that accrued prior to the completion of this transaction.

13. **TIME LIMITS:** Time shall in all respects be of the essence hereof provided that the time for doing or completing of any matter provided for herein may be extended or abridged by an agreement in writing signed by Assignor and Assignee or by their respective lawyers who may be specifically authorized in that regard.

14. **TENDER:** Any tender of documents or money hereunder may be made upon the Assignor or Assignee or their respective lawyers on the day set for completion. Money shall be tendered with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System.

15. **APPROVAL OF THE AGREEMENT:** In the event that consent to this Assignment is required to be given by the seller in the Agreement of Purchase and Sale attached hereto in Schedule C, the Assignor will apply, at the sole expense of the Assignor, forthwith for the requisite consent, and if such consent is refused, then this agreement shall be null and void and the deposit monies paid hereunder shall be refunded without interest or other penalty to the Assignee.

16. **AGREE TO CO-OPERATE:** Except as otherwise expressed herein to the contrary, each of the Assignor and Assignee shall, without receiving additional consideration therefor, co-operate with and take such additional actions as may be requested by the other party, acting reasonably, in order to carry out the purpose and intent of this Assignment.

17. **DEFAULT BY SELLER:** The Assignee and Assignor acknowledge and agree that, if this Assignment Agreement is not completed due to the default of the seller for the Agreement of Purchase and Sale (Schedule C) that is the subject of this Assignment, the Assignor shall not be liable for any expenses, losses or damages incurred by the Assignee and this Assignment Agreement shall become null and void and all moneys paid by the Assignee under this Assignment Agreement shall be returned to the Assignee in full without interest.

18. **LEGAL, ACCOUNTING AND ENVIRONMENTAL ADVICE:** The parties acknowledge that any information provided by the Brokerage is not legal, tax or environmental advice.

19. **CONSUMER REPORTS: The Assignee is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.**

20. **AGREEMENT IN WRITING:** If there is conflict or discrepancy between any provision added to this Assignment (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Assignment including any Schedule attached hereto, shall constitute the entire agreement between Assignee and Assignor. There is no representation, warranty, collateral agreement or condition, which affects this Assignment other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

21. **TIME AND DATE:** Any reference to a time and date in this Agreement shall mean the time and date where the property is located.

INITIALS OF ASSIGNEE(S): RCRichards SCRichards

INITIALS OF ASSIGNOR(S): GI

22. SUCCESSORS AND ASSIGNS: The heirs, executors, administrators, successors and assigns of the undersigned are bound by the terms herein.

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) .... (Assignee) NCRichards & SCRichards (Seal) DATE 10/21/2017

(Witness) .... (Assignee) .... (Seal) DATE 10/21/2017

I, the Undersigned Assignor, agree to the above offer. I hereby irrevocably instruct my lawyer to pay directly to the brokerage(s) with whom I have agreed to pay commission, the unpaid balance of the commission together with applicable Harmonized Sales Tax (and any other taxes as may hereafter be applicable), from the proceeds of the sale prior to any payment to the undersigned on completion, as advised by the brokerage(s) to my lawyer.

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) .... (Assignor) DocuSigned by: Gurjit Dungun B2B3FAA52D4E458 (Seal) DATE ....

(Witness) .... (Assignor) .... (Seal) DATE ....

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally accepted by all parties at 1pm a.m./p.m. this 21st day of October, 20 17.

DocuSigned by: Gurjit Dungun

(Signature of Assignor or Assignee)

INFORMATION ON BROKERAGE(S)

Listing Brokerage ROYAL LEPAGE YOUR COMMUNITY REALTY BRKG. Tel.No. (905) 832-6656

MUZAFFAR AHMED SHEIKH

(Salesperson / Broker Name)

Co-op/Buyer Brokerage IPRO REALTY LTD. Tel.No. (905) 507-4776

PATRICK NJOKU

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Assignment Agreement and I authorize the Brokerage to forward a copy to my lawyer.

Gurjit Dungun (Assignor) .... DATE ....

(Assignor) .... DATE ....

Address for Service ....

.... Tel.No. ....

Assignor's Lawyer ....

Address ....

Email ....

Tel.No. .... FAX No. ....

I acknowledge receipt of my signed copy of this accepted Assignment Agreement and I authorize the Brokerage to forward a copy to my lawyer.

(Assignee) Ruth Diana Monique Richards & DATE 10/21/2017

(Assignee) NCRichards scrichards Norman Richards, Sharon Chin Richards DATE 10/21/2017

Address for Service ....

Assignee's Lawyer ....

Address ....

Email ....

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Assignment Agreement:

In consideration for the Co-operating Brokerage procuring the foregoing Assignment Agreement, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS® Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS® Rules and shall be subject to and governed by the MLS® Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Assignment Agreement.

DocuSigned by: Acknowledged by:

Authorized to bind the Listing Brokerage .... Patrick Njoku

Authorized to bind the Co-operating Brokerage

OREA Ontario Real Estate Association

Form 150
for use in the Province of Ontario

Schedule A
Assignment of Agreement of Purchase and Sale - Condominium

Toronto Real Estate Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards

ASSIGNOR, Gurjit Devgun

for the purchase and sale of #705 -4011 BRICKSTONE MEWS .... Mississauga

L5B 0J7 .... dated the 21 .... day of October .... , 2017

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6, on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C"

1. That the original purchase agreement [Schedule C] is in every aspect in good standing and has not been amended. If the original purchase agreement has been amended, the Assignor represents and warrants that all amendments have been provided to the Assignee.

2. That the assignor has paid deposits of $57,988.50 (Fifty Seven Thousand Nine Hundred and Eighty Eight and Fifty Cents) to the builder, of the Total purchase price $271,201.33.00 (Two Hundred and Seventy One Thousand Two Hundred and One and Thirty Three Cents) which is indicated on Statement of Adjustments Dated March 21, 2017.

3. Assignor has not assigned the agreement or property to anyone else other than the assignee.

The Assignee agrees to pay the balance of the Purchase Price in Schedule C and all adjustments on Final Closing date to the building in accordance with the Purchase Agreement.

The Assignor agrees to deliver a full copy of the builder purchase agreement and any amendments to the assignee within 24 hours after acceptance of this offer (hard copy or electronic version).

The Assignor will pay the assignment administrative fee plus applicable taxes to the builder if there is any.

This Offer is conditional for FIVE (5) BANKING DAYS upon the approval of the terms hereof by the Assignee's Solicitor. Unless the Assignee gives notice in writing delivered to the Assignor personally or in accordance with any other provisions for the delivery of notice on this Agreement of Purchase and Sale or any Schedule that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Assignee and may be waived at the Assignee's sole option by notice in writing to the Assignor as aforesaid within the time period stated herein.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

R

INITIALS OF ASSIGNEE(S): NCRichards SCRichards

INITIALS OF ASSIGNOR(S): DS GD

OREA Ontario Real Estate Association

Form 150
for use in the Province of Ontario

Schedule A

Assignment of Agreement of Purchase and Sale - Condominium

Toronto Real Estate Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards

ASSIGNOR, Gurjit Devgun

for the purchase and sale of #703 -4011 BRICKSTONE MEWS .... Mississauga

L5B 0J7 .... dated the 21 .... day of October 20 17

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6 on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion ... Agreement of Purchase and Sale attached hereto as Schedule "C".

This Offer is conditional for FIVE (5) BANKING DAYS upon the approval of the terms hereof by the Assignor's Solicitor. Unless the Assignor gives notice in writing delivered to the Assignee personally or in accordance with any other provisions for the delivery of notice on this Agreement of Purchase and Sale or any Schedule that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Assignor and may be waived at the Assignor's sole option by notice in writing to the Assignee as aforesaid within the time period stated herein.

This Offer is conditional upon the Assignee arranging, at the Assignee's own expense, a new first Charge/Mortgage satisfactory to the Assignee in the Assignee's sole and absolute discretion. Unless the Assignee gives notice in writing delivered to the Assignor within FIVE (5) BANKING DAYS upon acceptance of this Offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Assignee and may be waived at the Assignee's sole option by notice in writing to the Assignor within the time period stated herein.

Builder Consent: This Offer is conditional until Friday November 27, 2017 upon approval of the terms hereof by the Builder's Solicitor. Unless the Builder gives notice in writing delivered to the Assignor's and Assignee's Solicitor personally or in accordance with any other provisions for the delivery of notice in this Assignment of Purchase and Sale or any Schedule that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Builder and may be waived at the Builder's sole option by notice in writing to the Assignor as aforesaid within the time period stated herein. This is a true condition and included for the benefit of both Assignor and Assignee and cannot be waived by either party.

Assignment Closing Date: The Assignment Closing Date: Shall be Friday November 27, 2017 or when the seller provides proof of vendor consent (which ever date is earlier)

All GST/HST and other taxes issued in this agreement is per the original purchase agreement.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

INITIALS OF ASSIGNEE(S): NCRichards SCRichards R.

INITIALS OF ASSIGNOR(S): GD

OREA Ontario Real Estate Association

Form 150
for use in the Province of Ontario

Schedule A
Assignment of Agreement of Purchase and Sale - Condominium

Toronto Real Estate Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards

ASSIGNOR, Gurjit Devgun

for the purchase and sale of #703 -4011 BRICKSTONE MEWS .... Mississauga ....
L5B 0J7 .... dated the 21 .... day of October 20 17

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6, on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C".

1. Assignee shall pay the deposit sum of $15,000 (Fifteen Thousand dollars) upon acceptance of this agreement to ROYAL LEPAGE YOUR COMMUNITY REALTY, BRKG. In Trust by Certified Cheque or Bank Draft.

2. The Assignor is solely responsible to pay all the occupancy costs and any utility cost prior to the Assignment Closing Date. The Assignee agrees to pay the builder the monthly Occupancy Fee from Assignment Closing Date and onwards. The assignee agrees that the occupancy fee will be prorated to the assignment closing date on the statement of adjusments by the assignors solicitor.

3. The Assignee shall pay the final closing balance upon final registration, plus any adjustment fees. Herewith the agreement, the Assignor has assigned all interests, benefit, responsibility, liability arising from the original agreement to Assignee.

4. Occupancy Fees are $1,181.45 per month.

The Assignor warrants that he/she is NOT a NON-Canadian Resident.

It is the sole responsibility for all the income tax, capital gains tax, HST or any tax associated with the premium is paid by the Assignor (the difference between the assignment price and the original price).

Both Assignor and Assignee acknowledge that both Listing and Buying Brokerages including agents, has suggested Assignor and Assignee to seek third party professional advice regarding tax, legal, inspection of the unit. The advice from both Listing and Buying Brokerages, agents if any, is only for the real property transaction.

The assignor agrees and acknowledges that the deposits have been paid to the builder in full, and said deposits shall be credited to the assignor as per Schedule B.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

INITIALS OF ASSIGNEE(S): R NCRichards SCRichards

INITIALS OF ASSIGNOR(S): GD

OREA Ontario Real Estate Association

Form 150
for use in the Province of Ontario

Schedule A
Assignment of Agreement of Purchase and Sale - Condominium

Toronto Real Estate Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards,

ASSIGNOR, Gurjit Devgun

for the purchase and sale of #703 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 21 day of October

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6 on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C".

Use of Unit by Assignee: Single Family Residential

This Offer is conditional upon the Assignee arranging, at the Assignee's own expense, an Appraisal satisfactory to the Assignee in the Assignee's sole and absolute discretion. Unless the Assignee gives notice in writing delivered to the Assignor within FIVE (5) BANKING DAYS upon acceptance of this Offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Assignee and may be waived at the Assignee's sole option by notice in writing to the Assignor within the time period stated herein.

Not withstanding anything to the contrary of this Assignment Agreement of purchase and Sale, the Assignor shall be entitled to any incentive/credit offered by the vendor, including but not limited to the $57,988.50 (Fifty Seven Thousand Nine Hundred and Eighty Eight and Fifty Cents) Per the statement of adjustments dated March 21, 2017 This amount shall be adjusted on closing.

Stacked ensuite washer and dryer and all Stainless Steel Appliances are included with this offer.

The Buyer together with the Agent shall be permitted access to view the property 2 time(s) which are mutually agreeable between the Seller and the Buyer prior to closing, in addition to home inspection and/or mortgage appraisal if required and provided a minimum 24 hours notice is given to the Seller.

The Seller represents and warrants that the chattels and fixtures as included in this Agreement of Purchase and Sale will be in good working order. Thee Parties agree that this representation and warranty shall survive and not merge on completion of this transaction, but apply only to the state of the property at completion of this transaction.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

INITIALS OF ASSIGNEE(S): R NCRichards SCRichards

INITIALS OF ASSIGNOR(S): DS GD

OREA Ontario Real Estate Association

Form 150
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Schedule B
Assignment of Agreement of Purchase and Sale - Condominium

Toronto Real Estate Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Ruth Diana Monique Richards, Norman Richards and Sharon Chin Richards

ASSIGNOR, Gurjit Devgun

for the purchase and sale of #703 -4011 BRICKSTONE MEWS Mississauga L5B 0J7 dated the 21 day of October 2017

The Assignee and Assignor agree that the calculation of funds to be paid for this Assignment Agreement, subject to adjustments, is as set out in the following items:

Total Purchase Price including the original Agreement of Purchase and Sale and this Assignment Agreement:	$ 345,000.00
Purchase Price of original Agreement of Purchase and Sale as indicated in Schedule C:	$ 271,201.33
Deposit(s) paid by Assignor to the seller under the original Agreement of Purchase and Sale as indicated in Schedule C, to be paid by the Assignee to the Assignor as follows:	$ 57,988.50

Upon final closing of original Agreement of Purchase and Sale and this Assignment Agreement
Upon acceptance of this Assignment Agreement and receipt of consent to assign from original seller, if applicable
Upon occupancy by the Assignee and receipt of consent to assign from the original seller, if applicable
Upon final closing of original Agreement of Purchase and Sale and this Assignment Agreement

Payment by Assignee to Assignor for this Assignment Agreement:	$ 131,787.17
Deposit paid under this Assignment Agreement (in accordance with page of this Assignment Agreement)	$ 15,000.00
Balance of the payment for this Assignment Agreement:	$ 116,787.17

INITIALS OF ASSIGNEE(S): NCRichards SCRichards

INITIALS OF ASSIGNOR(S): GD